



11-27-01

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Please type a plus sign (+) inside this box [+]

PTO/SB/05 (11-00)

Approved for use through 10/31/2002. OMB 0651-0032

Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

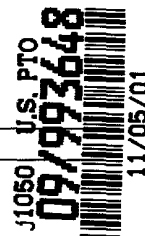
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UTILITY PATENT APPLICATION TRANSMITTAL

(Only for new nonprovisional applications under 37 CFR 1.53(b))

Attorney Docket No. 5776P001C

(maximum 12 characters)

First Named Inventor Joe LynamTitle: A METHOD OF ASSESSING A CREDIT RISK ASSOCIATED WITH A NUMBERExpress Mail Label No. EL546267817US

ADDRESS TO: Assistant Commissioner for Patents
 Box Patent Application
 Washington, D. C. 20231

APPLICATION ELEMENTS

See MPEP chapter 600 concerning utility patent application contents.

1. X **Fee Transmittal Form (e.g., PTO/SB/17)**
 (Submit an original, and a duplicate for fee processing)
2. **Applicant Claims Small Entity Status. (37 CFR 1.27)**
3. X **Specification (Total Pages 26)**
 (preferred arrangement set forth below)
 - Descriptive Title of the Invention
 - Cross Reference to Related Applications
 - Statement Regarding Fed sponsored R & D
 - Reference sequence listing, a table,
 or a computer program listing appendix
 - Background of the Invention
 - Brief Summary of the Invention
 - Brief Description of the Drawings (if filed)
 - Detailed Description
 - Claim(s)
 - Abstract of the Disclosure
4. X **Drawings(s) (35 USC 113) (Total Sheets 8)**
5. X **Oath or Declaration (Total Pages 6)**
 - a. Newly Executed (Original or Copy)
 - b. Copy from a Prior Application (37 CFR 1.63(d))
 (for Continuation/Divisional with Box 18 completed)
 - i. DELETIONS OF INVENTOR(S) Signed statement attached deleting
 inventor(s) named in the prior application, see 37 CFR 1.63(d)(2)
 and 1.33(b).
 - c. X Unsigned.
6. **Application Data Sheet. (37 CFR 1.76)**
7. CD-ROM or CD-R in duplicate, large table or Computer Program (Appendix)
8. Nucleotide and/or Amino Acid Sequence Submission
 (if applicable, all necessary)
 - a. Computer Readable Form (CRF)
 - b. Specification Sequence Listing on
 - i. CD-ROM or CD-R (2 copies); or
 - ii. paper
 - c. Statement verifying identity of above copies

0993648 "110501"

[illegible]

- 18A. If a CONTINUING APPLICATION, check appropriate box and supply the requisite information:**

Applicant(s): Also include a Preliminary Amendment to amend the specification to claim priority. For CONTINUATION AND DIVISIONAL APPS only: The entire disclosure of the prior application, from which an oath or declaration is supplied under Box 5b, is considered a part of the disclosure of the accompanying continuation or divisional application and is hereby incorporated by reference. The incorporation can only be relied upon when a portion has been inadvertently omitted from the submitted application parts.

The undersigned states that _____ (name of assignee) is the assignee of the entire right, title, and interest in the accompanying patent application by virtue of an assignment recorded in the Patent and Trademark Office at Reel No. _____ Frame No. _____ (or a copy of which is attached).

Signature: [Signature] Date: 11/05/01

FEE TRANSMITTAL FOR FY 2002**TOTAL AMOUNT OF PAYMENT (\$)** 1256.00**Complete if Known:**

Application No. Unknown
 Filing Date Herewith
 First Named Inventor Joe Lynam
 Group Art Unit 2876
 Examiner Name Unknown
 Attorney Docket No. 5776P001C

METHOD OF PAYMENT (check one)

1. ☒ The Commissioner is hereby authorized to charge indicated fees and credit any over payments to:

Deposit Account Number 02-2666
 Deposit Account Name _____

☒ Charge Any Additional Fee Required Under 37 CFR 1.16 and 1.17

☐ Applicant claims small entity status. See 37 CFR 1.27

2. ☒ Payment Enclosed: ☒ Check
 _____ Money Order
 _____ Other

FEE CALCULATION**1. BASIC FILING FEE**

<u>Large Entity</u>		<u>Small Entity</u>		<u>Fee Description</u>	<u>Fee Paid</u>
<u>Fee Code</u>	<u>Fee (\$)</u>	<u>Fee Code</u>	<u>Fee (\$)</u>		
101	740	201	370	Utility application filing fee	<u>740.00</u>
106	330	206	165	Design application filing fee	_____
107	510	207	255	Plant filing fee	_____
108	740	208	370	Reissue filing fee	_____
114	160	214	80	Provisional application filing fee	_____
SUBTOTAL (1) \$					<u>740.00</u>

2. EXTRA CLAIM FEES

			<u>Extra Claims</u>	<u>Fee from below</u>	<u>Fee Paid</u>
Total Claims	<u>44</u>	- 20** =	<u>24</u>	X <u>18.00</u>	= <u>432.00</u>
Independent Claims	<u>4</u>	- 3** =	<u>1</u>	X <u>84.00</u>	= <u>84.00</u>
Multiple Dependent					= <u>0.00</u>

**Or number previously paid, if greater; For Reissues, see below.

<u>Large Entity</u>		<u>Small Entity</u>		<u>Fee Description</u>
<u>Fee Code</u>	<u>Fee (\$)</u>	<u>Fee Code</u>	<u>Fee (\$)</u>	
103	18	203	9	Claims in excess of 20
102	84	202	42	Independent claims in excess of 3
104	280	204	140	Multiple dependent claim, if not paid
109	84	209	42	**Reissue independent claims over original patent
110	18	210	9	**Reissue claims in excess of 20 and over original patent

SUBTOTAL (2) \$ 516.00

FEE CALCULATION (continued)

3. ADDITIONAL FEES

Large Entity		Small Entity		Fee Description	Fee Paid
Fee Code	Fee (\$)	Fee Code	Fee (\$)		
105	130	205	65	Surcharge - late filing fee or oath	_____
127	50	227	25	Surcharge - late provisional filing fee or cover sheet	_____
139	130	139	130	Non-English specification	_____
147	2,520	147	2,520	For filing a request for ex parte reexamination	_____
099	8,800	099	8,800	Request for inter parties reexamination	_____
112	920*	112	920*	Requesting publication of SIR prior to Examiner action	_____
113	1,840*	113	1,840*	Requesting publication of SIR after Examiner action	_____
115	110	215	55	Extension for reply within first month	_____
116	400	216	200	Extension for reply within second month	_____
117	920	217	460	Extension for reply within third month	_____
118	1,440	218	720	Extension for reply within fourth month	_____
128	1,960	228	980	Extension for reply within fifth month	_____
119	320	219	160	Notice of Appeal	_____
120	320	220	160	Filing a brief in support of an appeal	_____
121	280	221	140	Request for oral hearing	_____
138	1,510	138	1,510	Petition to institute a public use proceeding	_____
140	110	240	55	Petition to revive - unavoidable	_____
141	1,280	241	640	Petition to revive - unintentional	_____
142	1,280	242	640	Utility issue fee (or reissue)	_____
143	460	243	230	Design issue fee	_____
144	620	244	310	Plant issue fee	_____
122	130	122	130	Petitions to the Commissioner	_____
123	50	123	50	Processing fee under 37 CFR 1.17(q)	_____
126	180	126	180	Submission of Information Disclosure Stmt	_____
581	40	581	40	Recording each patent assignment per property (times number of properties)	_____
146	740	246	370	For filing a submission after final rejection (see 37 CFR 1.129(a))	_____
148	110	248	55	Statutory Disclaimer	_____
149	740	249	370	For each additional invention to be examined (see 37 CFR 1.129(b))	_____
179	740	279	370	Request for Continued Examination (RCE)	_____
169	900	169	900	Request for expedited examination of a design application	_____
195	300	195	300	Publication fee for early, voluntary, or normal pub.	_____
196	300	196	300	Publication fee for republication	_____
194	130	194	130	Request for voluntary publication or republication	_____
098	130	098	130	Processing fee under 37 CFR 1.17(i) (except provisionals)	_____
091	1,280	091	1,280	Acceptance of unintentionally delayed claim for priority	_____

Other fee (specify) _____

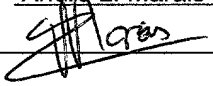
Other fee (specify) _____

SUBTOTAL (3) \$ 0.00

*Reduced by Basic Filing Fee Paid

SUBMITTED BY:

Typed or Printed Name: André L. Marais

Signature:  Date: _____

Reg. Number: 48,095 Telephone Number: 408-947-8200

(Date signed)

Serial/Patent No.: ****
Client: eBilit, Inc.
Title: METHOD OF ASSESSING A CREDIT RISK ASSOCIATED WITH A NUMBER

Filing/Issue Date: Herewith

BSTZ File No.: 5776P001C
Date Mailed: November 5, 2001
The following has been received in the U.S. Patent & Trademark Office on the date stamped hereon: 623

☐ Amendment/Response (____ pgs.)
☐ Appeal Brief (____ pgs.) (in triplicate)
☐ Application - Utility (____ pgs., with cover and abstract)
☒ Application - Rule 1.53(b) Continuation (26 pgs.)
☐ Application - Rule 1.53(b) Divisional (____ pgs.)
☐ Application - Rule 1.53(b) CIP (____ pgs.)
☐ Application - Rule 1.53(b) CPA Transmittal (____ pgs.)
☐ Application - Rule 1.53(d) CPA Transmittal (____ pgs.)
☐ Application - Design (____ pgs.)
☐ Application - PCT (____ pgs.)
☐ Application - Provisional (____ pgs.)
☐ Assignment and Cover Sheet
☒ Certificate of Mailing
☐ Declaration & POA (6 pgs.)
☐ Disclosure Docs & Orig & Copy of Inventions Signed Later (____ pgs.)
☒ Drawings: 8 # of sheets includes 8 figures

☒ Other: Copy of postcard with express mail stamp, copy of 20 cited references on PTO-1449

Atty/Sec'y Initials: ALM/GV/1s
Docket Due Date: _____
Express Mail No.: EL54626781/US ☒ Check No. 1256.00
Month(s) Extension of Time _____ ☐ Amt: _____
☒ Information Disclosure Statement & PTO-1449 (4 pgs.) ☒ Check No. _____
☐ Issue Fee Transmittal _____
☐ Notice of Appeal _____
☐ Petition for Extension of Time _____
☐ Petition for _____
☒ Postcard _____
☐ Power of Attorney (____ pgs.)
☒ Preliminary Amendment (11 pgs.)
☐ Reply Brief (____ pgs.)
☐ Response to Notice of Missing Parts
☐ Small Entity Declaration for Indep. Inventor/Small Business
☐ Transmittal Letter, in duplicate 2 Pages
☒ Fee Transmittal, in duplicate 2 Pages